

Amendments to the Claims

1. (Currently Amended) A method for automatically preparing customized replies to responses from one or more consumer entities, the method comprising:

receiving one or more responses from one or more consumer entities, said responses being in response to communications [comprising] relating to offerings for one or more financial products or services;

preparing one or more replies [for at least some of said responses], each of said replies specific to one of said responses or a subsequent response and customized for a consumer entity associated therewith, each of said replies having consumer entity-customized content [related to] comprising an offering for one or more financial products or services [, or related to the associated consumer entity]; and

delivering said replies to corresponding consumer entities.

2. (Previously Amended) A method for automatically (i) preparing customized communications for a plurality of consumer entities, and (ii) replying to responses from consumer entities with customized replies, the method comprising;

automatically selecting variable information related to an offering for one or more financial products or services, or related to a consumer entity, and automatically inserting the variable information into a communication, said communication comprising an offering for one or more financial products or services;

appending each communication to a separate host communication to form a plurality of combined communications;

delivering each combined communication to a respective one of the plurality of consumer entities;

receiving one or more responses from at least some consumer entities;

preparing one or more replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

delivering the replies to associated consumer entities.

3. (Currently Amended) A method for automatically preparing customized communications for a plurality of consumer entities, and replying to responses from consumer entities with customized replies, the method comprising:

automatically [selecting variable information related to an offering for one or more financial products or services, or related to a consumer entity, to prepare a] preparing customized communication for each consumer entity, said communication comprising information relating to an offering for one or more financial products or services;

delivering each communication to a respective one of the plurality of consumer entities;

receiving one or more responses from at least some consumer entities;

preparing one or more replies for at least some of the responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content [related to] comprising an offering for one or more financial products or services [, or related to the associated consumer entity]; and delivering said replies to associated consumer entities.

4. (Previously Amended) The method of Claim 1, wherein each communication comprises information about a financial product or financial service.

5. (Currently Amended) The method of Claim 1, wherein each response comprises a unique label [that comprises a machine readable label].

6. (Previously Added) The method of claim 5, wherein the unique label of each response comprises a machine readable label.

7. (Currently Amended) The method of claim 1, wherein the receiving of responses comprises receiving responses by at least one of mail, [by] telephone, [by] facsimile, hand, [or through] the internet, electronically, and non-electronically.

8. (Previously Amended) The method of Claim 1, further comprising the step of inputting response option information into an automated reply generation system.
9. (Previously Amended) The method of Claim 8, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
10. (Currently Amended) The method of Claim 1, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, [or] and telephonically.
11. (Cancelled) The method of Claim 1, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.
12. (Currently Amended) The method of claim 1, further comprising:
receiving follow up responses each with client identifications from [clients]
consumer entities to whom a prepared reply was delivered.
13. (Currently Amended) The method of Claim 12, further comprising:
inputting the follow up responses [into an automatic reply generation system], and
preparing follow up replies automatically to the follow up responses, each follow up
reply comprising an identifying label corresponding with the response to which it replies.
14. (Currently Amended) The method of Claim 13, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing
replies [using the automatic reply generation system], and delivering of follow up replies
until at least one of (1) no further follow up [non-purchase responses result] replies are

required, [or] and (2) until no further response [of any kind] is received responsive to a follow up reply.

15. (Previously Amended) The method of Claim 2, wherein the communications each comprises information about a financial product or a financial service.

16. (Currently Amended) The method of Claim 2, wherein each response comprises a unique label [that comprises a machine readable label].

17. (Currently Amended) The method of Claim 16, wherein the unique label is machine readable [label comprises a bar code].

18. (Currently Amended) The method of Claim 2, wherein the receiving of responses comprises receiving responses by at least one of mail, [by] telephone, [by] facsimile, hand, [or through] the internet, electronically, and non-electronically.

19. (Previously Amended) The method of Claim 2, further comprising inputting response option information into an automated reply generation system comprising a programmed computer.

20. (Previously Amended) The method of Claim 19, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

21. (Currently Amended) The method of Claim 2, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and [or] telephonically.

22. (Cancelled) The method of Claim 2, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

23. (Previously Added) The method of Claim 2, further comprising:
receiving follow up responses each with client identifications from clients to
whom a prepared reply was delivered.
24. (Previously Amended) The method of Claim 23, further comprising:
inputting the follow up responses into an automatic reply generation system, and
preparing follow up replies automatically to the follow up responses, each follow up
reply comprising an identifying label corresponding with the response to which it replies.
25. (Currently Amended) The method of Claim 24, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing
replies using the automatic reply generation system, and delivering of follow up replies
until at least one of (1) no further follow up [non-purchase responses result] replies are
required, [or] and (2) until no further response [of any kind] is received responsive to a
follow up reply.
26. (Currently Amended) The method of Claim 3, wherein each response comprises
a label [that comprises a machine readable label].
27. (Currently Amended) The method of Claim 26, wherein the label is machine
readable [label comprises a bar code].
28. (Currently Amended) The method of Claim [27] 3, wherein the receiving of
responses comprises receiving responses by at least one of mail, [by] telephone,
[by] facsimile, hand, [or through] the internet, electronically, and non-
electronically.
29. (Previously Amended) The method of Claim 3, further comprising inputting
response option information into an automated reply generation system comprising a
programmed computer.

30. (Previously Amended) The method of Claim 29, wherein the preparing of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

31. (Currently Amended) The method of Claim 3, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and [or] telephonically.

32. (Cancelled) The ~~method~~ of Claim 3, wherein the receiving of the responses comprises receiving the responses by mail, internet, facsimile transmittal, hand, electrically, or telephonically.

33. (Previously Added) The method of Claim 3, further comprising:
receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

34. (Previously Amended) The method of Claim 33, further comprising:
inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.


35. (Currently Amended) The method of Claim 34, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until at least one of (1) no further follow up [non-purchase responses result] replies are required, [or] and (2) until no further response [of any kind] is received responsive to a follow up reply.

36. (Currently Amended) A system for automatically preparing a reply to a response, comprising:

means for automatically analyzing information pertinent to consumer entities who responded to communications [comprising] relating to offerings for one or more financial products or services;

means for automatically generating one or more replies for at least some of said consumer entities based on said analysis, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content [related to] comprising an offering for one or more financial products or services [, or related to the associated consumer entity]; and

means for communicating the replies to associated consumer entities.



37. (Currently Amended) The system of Claim 36, further comprising labeling the replies to correspond to the responses [, the labels being machine-readable].

38. (Currently Amended) A method for automatically preparing customized replies to responses to communications to one or more consumer entities, comprising:

receiving one or more responses to communications from one or more consumer entities, said communications [having] relating to offerings for one or more financial products or services;

preparing one or more replies to at least some of said responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content [related to] comprising an offering for one or more financial products or services [, or related to the associated consumer entity];

communicating said replies to consumer entities who sent the corresponding responses;

receiving one or more follow up responses based on the replies from a plurality of consumer entities; and

automatically preparing and communicating one or more follow up replies to at least some of said follow up responses, said follow up replies being customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or it is determined that no follow up reply is needed.

39. (Currently Amended) The method of Claim 38, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

40. (Previously Amended) The method of Claim 39, wherein the label is machine readable.

41. (Previously Amended) The method of Claim 38, wherein each communication is based on at least one of variable information about a consumer entity to whom each is respectively addressed and variable information about a product or service offering.

42. (Previously Amended) The method of Claim 38, wherein each communication contains at least one of variable information about the consumer entity to whom it is addressed, and variable information about a product or service offering.

43. (Currently Amended) A method for [individualized statement] marketing of financial products and services, comprising:

- selecting from among a plurality of consumer entities those consumer entities suitable for receiving a particular type of financial product or service offering;
- automatically preparing communications comprising offerings for said particular type of financial product or service or variant thereof to said selected consumer entities;
- communicating said communications to said selected consumer entities;
- receiving responses to said communications from at least some of said selected consumer entities;
- automatically preparing replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and
- communicating said replies to associated consumer entities.

44. (Previously Amended) The method of Claim 43, further comprising:
receiving follow up responses to prepared replies from respective consumer
entities;

automatically preparing follow up replies to follow up responses using a
programmed computer; and

communicating the follow up replies to respective consumer entities.

45. (Currently Amended) The method of Claim 44, further comprising:
continuing a cycle of receiving follow up response, preparing follow up replies
and communicating follow up replies, until no further follow up reply is [needed]
required, or no follow up response is received.

46. (Previously Amended) The method of Claim 45, wherein each communication,
and reply to a particular client, and response from the particular consumer entity
comprises a machine-readable label.

47. (Currently Amended) A method for automatically preparing customized replies
[to responses to communications to a plurality of consumer entities], comprising:

receiving responses to communications from a plurality of consumer entities, said
communications [including] relating to offerings for one or more financial products or
services, wherein at least some of said communications are accessible via the Internet;

preparing replies to at least some of said responses or subsequent responses, each
of said replies customized for a consumer entity associated therewith and having
consumer entity-customized content [related to] comprising an offering for one or more
financial products or services [, or related to the associated consumer entity]; and

communicating said replies to consumer entities who sent the associated
responses.

48. (Previously Amended) The method of Claim 47, wherein each reply is
incorporated into a host communication.

49. (Currently Amended) A system for automatically preparing customized replies [to responses to communications to one or more consumer entities], the system comprising:

means for receiving one or more responses to communications from one or more consumer entities, said communications [comprising] relating to offerings for one or more financial products or services, wherein at least some of said communications are accessible via the Internet;

means for preparing one or more replies to at least some of said responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content [related to] comprising an offering for one or more financial products or services [, or related to the associated consumer entity]; and

means for communicating said replies to associated consumer entities.

50. (Previously Amended) The system of Claim 49, wherein each reply is incorporated into a host vehicle to form a combined communication.

51. (New) The method of claim 1, wherein the delivering step comprises: selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

52. (New) The method of claim 51, wherein each delivery medium is at least one of: electronic; and non-electronic.

53. (New) The method of claim 51, wherein the selecting step comprises: selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

54. (New) The method of claim 1, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

55. (New) The method of claim 54, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

56. (New) The method of claim 54, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:

- (a) information obtained in the past from a consumer entity ;
- (b) information purchased from a third party;
- (c) information obtained via an existing consumer entity relationship;
and
- (d) follow up responses and follow up replies related to said particular consumer entity.

57. (New) The method of claim 1, wherein each of said communications and replies includes one or more response options.

58. (New) The method of claim 57, further comprising:
receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

59. (New) The method of claim 57, wherein said one or more response options include at least one of:

- (a) a purchase option;
- (b) a request for additional information option; and

- (c) a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

60. (New) The method of claim 1, further comprising:

- (a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

61. (New) The method of claim 60, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

62. (New) The method of claim 1, wherein said delivering step comprises: delivering a given reply using at least one of a human operator and voice recognition and response technology.

63. (New) The method of claim 1, wherein said receiving step comprises: receiving a given response using at least one of electronic means and non-electronic means.

64. (New) The method of claim 1, wherein the receiving step comprises at least one of (a)-(d):

- (a) receiving at least some responses individually;
- (b) receiving at least some responses en mass;
- (c) receiving at least some responses in batches at intervals; and
- (d) receiving at least some responses in real-time.

65. (New) The method of claim 1, wherein said receiving step comprises at least one of (a)-(d):

- (a) receiving at least some responses via telephone;
- (b) receiving at least some responses via fax;

- (c) receiving at least some responses via a branch drop off; and
 - (d) receiving at least some responses via consumer interaction with a salesperson.
66. (New) The method of claim 1, wherein said receiving step comprises: receiving at least some responses via consumer interaction with an Internet web site.
67. (New) The method of claim 1, wherein said receiving step comprises: receiving at least some responses via email.
68. (New) The method of claim 1, further comprising at least one of (a)-(d):
- (a) processing at least some responses individually;
 - (b) processing at least some responses en mass;
 - (c) processing at least some responses in batches at intervals; and
 - (d) processing at least some responses in real-time.
69. (New) The method of claim 1, wherein said delivering step comprises at least one of (a)-(d):
- (a) delivering at least some of said replies individually;
 - (b) delivering at least some of said replies en mass;
 - (c) delivering at least some of said replies in batches at intervals; and
 - (d) delivering at least some of said replies in real-time.
70. (New) The method of claim 1, wherein the preparing step comprises at least one of (a)-(b):
- (a) preparing at least some of said replies in real-time via real-time processing of associated responses; and
 - (b) preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

71. (New) The method of claim 1, wherein at least some of said replies are delivered via the Internet.

72. (New) The method of claim 1, wherein communications are made available to consumer entities via at least one of (a)-(h):

- (a) combining at last some of said communications with hosts;
- (b) direct mail;
- (c) platform sales track format;
- (d) salespersons;
- (e) an Internet website;
- (f) email;
- (g) voice response technology; and
- (h) a print medium.

73. (New) The method of claim 1, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

74. (New) The method of claim 1, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

75. (New) The method of claim 1, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said preparing step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

76. (New) The method of claim 1, further comprising:
preparing one or more replies each comprising information requested by a
corresponding response.
77. (New) The method of claim 1, wherein said consumer entity-customized content
comprises at least one of customized content related to said consumer entity, customized
content related to a financial product or service being offered to said consumer entity, and
customized content related to an offering of a financial product or service to said
consumer entity.
78. (New) The method of Claim 1, wherein each communication, response from
each communication, and reply to each response is at least one of labeled and identified
with consumer entity information to link each communication to its response, and each
reply to its response.
79. (New) The method of claim 1, further comprising at least one of (a)-(d):
(a) preparing at least some replies individually;
(b) preparing at least some replies en mass;
(c) preparing at least some replies in batches at intervals; and
(d) preparing at least some replies in real-time.
80. (New) The system of Claim 36, wherein each communication comprises
information about a financial product or financial service.
81. (New) The system of Claim 36, wherein each response comprises a unique label.
82. (New) The system of claim 81, wherein the unique label of each response
comprises a machine readable label.
83. (New) The system of claim 36, further comprising:

means for receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

84. (New) The system of Claim 36, further comprising:

means for inputting response option information into an automated reply generation system.

85. (New) The system of Claim 84, further comprising:

means for analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

86. (New) The system of Claim 36, wherein said communicating means comprises means for delivering replies by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

87. (New) The system of claim 36, further comprising:

means for receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

88. (New) The system of Claim 87, further comprising:

means for inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

89. (New) The system of Claim 87, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

90. (New) The system of claim 36, wherein the communicating means comprises:

means for selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

91. (New) The system of claim 90, wherein each delivery medium is at least one of:
electronic; and
non-electronic.

92. (New) The system of claim 90, wherein the selecting means comprises:
means for selecting said one or more delivery mediums based on at least one of
information related to said corresponding consumer entity and consumer entity
preferences.

93. (New) The system of claim 36, further comprising:
means for continuing, for a particular consumer entity, a sequence of receiving
one or more follow up responses, followed by preparing and delivering one or more
follow up replies corresponding to said one or more follow up responses.

94. (New) The system of claim 93, wherein said continuing means operates for said
particular consumer entity until no further follow up responses are received from said
particular consumer entity, or until it is determined that no further follow up replies are
required for said particular consumer entity.

95. (New) The system of claim 93, wherein said continuing means comprises:
means for preparing each follow up reply based on at least one of:
information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular
consumer entity.

96. (New) The system of claim 36, wherein each of said communications and replies includes one or more response options.

97. (New) The system of claim 96, further comprising:
means for receiving a response containing information or a request not corresponding to any of said response options; and
means for automatically processing said response.


98. (New) The system of claim 96, wherein said one or more response options include at least one of:
a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

99. (New) The system of claim 36, further comprising:
means for automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

100. (New) The system of claim 99, wherein said generating and delivering means operates based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

101. (New) The system of claim 36, wherein said communicating means comprises:
means for delivering a given reply using at least one of a human operator and voice recognition and response technology.

102. (New) The system of claim 36, further comprising:
means for receiving a given response using at least one of electronic means and non-electronic means.

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103. (New) The system of claim 36, further comprising at least one of:
means for receiving at least some responses individually;
means for receiving at least some responses en mass;
means for receiving at least some responses in batches at intervals; and
means for receiving at least some responses in real-time.
104. (New) The system of claim 36, further comprising at least one of:
means for receiving at least some responses via telephone;
means for receiving at least some responses via fax;
means for receiving at least some responses via a branch drop off; and
means for receiving at least some responses via consumer interaction with a salesperson.
105. (New) The system of claim 36, further comprising:
means for receiving at least some responses via consumer interaction with an Internet web site.
106. (New) The system of claim 36, further comprising:
means for receiving at least some responses via email.
107. (New) The system of claim 36, further comprising at least one of:
means for processing at least some responses individually;
means for processing at least some responses en mass;
means for processing at least some responses in batches at intervals; and
means for processing at least some responses in real-time.
108. (New) The system of claim 36, wherein said communicating means comprises at least one of:
means for delivering at least some of said replies individually;
means for delivering at least some of said replies en mass;

means for delivering at least some of said replies in batches at intervals; and
means for delivering at least some of said replies in real-time.

109. (New) The system of claim 36, wherein the generating means comprises at least one of:

means for preparing at least some of said replies in real-time via real-time processing of associated responses; and

means for preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

110. (New) The system of claim 36, wherein at least some of said replies are delivered via the Internet.

111. (New) The system of claim 36, wherein communications are made available to consumer entities via at least one of:

combining at last some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;
an Internet website;
email;
voice response technology; and
a print medium.

112. (New) The system of claim 36, wherein the generating means comprises:
means for automatically analyzing said responses; and
means for preparing said replies in accordance with said analysis.

113. (New) The system of claim 36, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at

least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

114. (New) The system of claim 36, further comprising:

means for preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said preparing means comprises:

means for preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

115. (New) The system of claim 36, further comprising:

means for preparing one or more replies each comprising information requested by a corresponding response.

116. (New) The system of claim 36, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

117. (New) The system of Claim 36, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

118. (New) The method of Claim 38, wherein each communication comprises information about a financial product or financial service.

119. (New) The method of Claim 38, wherein each response comprises a unique label.

120. (New) The method of claim 119, wherein the unique label of each response comprises a machine readable label.

121. (New) The method of claim 38, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

122. (New) The method of Claim 38, further comprising the step of inputting response option information into an automated reply generation system.

123. (New) The method of Claim 122, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

124. (New) The method of Claim 38, wherein the communication of the replies comprises communicating by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

125. (New) The method of claim 38, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

126. (New) The method of Claim 125, further comprising:
inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

127. (New) The method of Claim 125, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up

replies are required, and (2) until no further response is received responsive to a follow up reply.

128. (New) The method of claim 38, wherein the communicating step comprises:
selecting one or more mediums to communicate a given reply to a corresponding consumer entity.

129. (New) The method of claim 128, wherein each medium is at least one of:
electronic; and
non-electronic.

130. (New) The method of claim 128, wherein the selecting step comprises:
selecting said one or more communication mediums based on at least one of
information related to said corresponding consumer entity and consumer entity preferences.

131. (New) The method of claim 38, further comprising:
continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

132. (New) The method of claim 131, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

133. (New) The method of claim 131, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:
information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and

follow up responses and follow up replies related to said particular consumer entity.

134. (New) The method of claim 38, wherein each of said communications and replies includes one or more response options.

135. (New) The method of claim 134, further comprising:
receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

136. (New) The method of claim 134, wherein said one or more response options include at least one of:
a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

137. (New) The method of claim 38, further comprising:
(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

138. (New) The method of claim 137, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

139. (New) The method of claim 38, wherein said communicating step comprises:
communicating a given reply using at least one of a human operator and voice recognition and response technology.

140. (New) The method of claim 38, wherein said receiving step comprises:
receiving a given response using at least one of electronic means and non-electronic means.
141. (New) The method of claim 38, wherein the receiving step comprises at least one of:
receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals; and
receiving at least some responses in real-time.
142. (New) The method of claim 38, wherein said receiving step comprises at least one of:
receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off; and
receiving at least some responses via consumer interaction with a salesperson.
143. (New) The method of claim 38, wherein said receiving step comprises:
receiving at least some responses via consumer interaction with an Internet web site.
144. (New) The method of claim 38, wherein said receiving step comprises:
receiving at least some responses via email.
145. (New) The method of claim 38, further comprising at least one of:
processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals; and
processing at least some responses in real-time.



146. (New) The method of claim 38, wherein said communicating step comprises at least one of:

- communicating at least some of said replies individually;
- communicating at least some of said replies en mass;
- communicating at least some of said replies in batches at intervals; and
- communicating at least some of said replies in real-time.

147. (New) The method of claim 38, wherein the preparing step comprises at least one of:

- preparing at least some of said replies in real-time via real-time processing of associated responses; and
- preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

148. (New) The method of claim 38, wherein at least some of said replies are delivered via the Internet.

149. (New) The method of claim 38, wherein communications are made available to consumer entities via at least one of:

- combining at last some of said communications with hosts;
- direct mail;
- platform sales track format;
- salespersons;
- an Internet website;
- email;
- voice response technology; and
- a print medium.

150. (New) The method of claim 38, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

151. (New) The method of claim 38, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

152. (New) The method of claim 38, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said preparing step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

153. (New) The method of claim 38, further comprising:
preparing one or more replies each comprising information requested by a corresponding response.

154. (New) The method of claim 38, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

155. (New) The method of Claim 38, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

156. (New) The method of Claim 43, wherein each communication comprises information about a financial product or financial service.

157. (New) The method of Claim 43, wherein each response comprises a unique label.

158. (New) The method of claim 157, wherein the unique label of each response comprises a machine readable label.

159. (New) The method of claim 43, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

160. (New) The method of Claim 43, further comprising the step of inputting response option information into an automated reply generation system.

161. (New) The method of Claim 160, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

162. (New) The method of Claim 43, wherein the communication of the replies comprises communication by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

163. (New) The method of claim 43, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

164. (New) The method of Claim 163, further comprising:
inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

165. (New) The method of Claim 163, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.
166. (New) The method of claim 43, wherein the communicating step comprises:
selecting one or more delivery mediums to communicate a given reply to a corresponding consumer entity.
167. (New) The method of claim 166, wherein each communication medium is at least one of:
electronic; and
non-electronic.
168. (New) The method of claim 166, wherein the selecting step comprises:
selecting said one or more mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.
169. (New) The method of claim 43, further comprising:
continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.
170. (New) The method of claim 169, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.
171. (New) The method of claim 169, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:

information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular
consumer entity.

172. (New) The method of claim 43, wherein each of said communications and replies includes one or more response options.

173. (New) The method of claim 172, further comprising:
receiving a response containing information or a request not corresponding to any
of said response options; and
automatically processing said response.

174. (New) The method of claim 172, wherein said one or more response options include at least one of:
a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

175. (New) The method of claim 43, further comprising:
(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

176. (New) The method of claim 175, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

177. (New) The method of claim 43, wherein said communicating step comprises:

communicating a given reply using at least one of a human operator and voice recognition and response technology.

178. (New) The method of claim 43, wherein said receiving step comprises:
receiving a given response using at least one of electronic means and non-electronic means.
179. (New) The method of claim 43, wherein the receiving step comprises at least one of:
receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals; and
receiving at least some responses in real-time.
180. (New) The method of claim 43, wherein said receiving step comprises at least one of:
receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off; and
receiving at least some responses via consumer interaction with a salesperson.
181. (New) The method of claim 43, wherein said receiving step comprises:
receiving at least some responses via consumer interaction with an Internet web site.
182. (New) The method of claim 43, wherein said receiving step comprises:
receiving at least some responses via email.
183. (New) The method of claim 43, further comprising at least one of:
processing at least some responses individually;
processing at least some responses en mass;

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processing at least some responses in batches at intervals; and
processing at least some responses in real-time.

184. (New) The method of claim 43, wherein said communicating step comprises at least one of:

communicating at least some of said replies individually;
communicating at least some of said replies en mass;
communicating at least some of said replies in batches at intervals; and
communicating at least some of said replies in real-time.

185. (New) The method of claim 43, wherein the preparing step comprises at least one of:


preparing at least some of said replies in real-time via real-time processing of associated responses; and
preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

186. (New) The method of claim 43, wherein at least some of said replies are communicated via the Internet.

187. (New) The method of claim 43, wherein communications are made available to consumer entities via at least one of:

combining at least some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;
an Internet website;
email;
voice response technology; and
a print medium.

188. (New) The method of claim 43, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.
189. (New) The method of claim 43, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.
190. (New) The method of claim 43, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;
wherein said preparing step comprises:
preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.
191. (New) The method of claim 43, further comprising:
preparing one or more replies each comprising information requested by a corresponding response.
192. (New) The method of claim 43, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.
193. (New) The method of Claim 43, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

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194. (New) The method of Claim 47, wherein each communication comprises information about a financial product or financial service.
195. (New) The method of Claim 47, wherein each response comprises a unique label.
196. (New) The method of claim 195, wherein the unique label of each response comprises a machine readable label.
197. (New) The method of claim 47, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.
198. (New) The method of Claim 47, further comprising the step of inputting response option information into an automated reply generation system.
199. (New) The method of Claim 198, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
200. (New) The method of Claim 47, wherein the communication of the replies comprises communication by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.
201. (New) The method of claim 47, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.
202. (New) The method of Claim 201, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

203. (New) The method of Claim 201, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

204. (New) The method of claim 47, wherein the communicating step comprises: selecting one or more mediums to communicate a given reply to a corresponding consumer entity.


205. (New) The method of claim 204, wherein each medium is at least one of: electronic; and non-electronic.

206. (New) The method of claim 204, wherein the selecting step comprises: selecting said one or more mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

207. (New) The method of claim 47, further comprising: continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

208. (New) The method of claim 207, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.



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209. (New) The method of claim 207, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:
information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular
consumer entity.
210. (New) The method of claim 47, wherein each of said communications and replies
includes one or more response options.
211. (New) The method of claim 210, further comprising:
receiving a response containing information or a request not corresponding to any
of said response options; and
automatically processing said response.
212. (New) The method of claim 210, wherein said one or more response options
include at least one of:
a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising
at least one of a pricing quotation, a product or service design quotation, and an
additional product or service quotation.
213. (New) The method of claim 47, further comprising:
(a) automatically generating and delivering a follow up reply or
communication to a consumer entity after a predetermined period.

214. (New) The method of claim 213, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

215. (New) The method of claim 47, wherein said communicating step comprises: communicating a given reply using at least one of a human operator and voice recognition and response technology.

216. (New) The method of claim 47, wherein said receiving step comprises: receiving a given response using at least one of electronic means and non-electronic means.

217. (New) The method of claim 47, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals; and
receiving at least some responses in real-time.

218. (New) The method of claim 47, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off; and
receiving at least some responses via consumer interaction with a salesperson.

219. (New) The method of claim 47, wherein said receiving step comprises: receiving at least some responses via consumer interaction with an Internet web site.

220. (New) The method of claim 47, wherein said receiving step comprises:

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receiving at least some responses via email.

221. (New) The method of claim 47, further comprising at least one of:
processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals; and
processing at least some responses in real-time.
222. (New) The method of claim 47, wherein said communicating step comprises at least one of:
communicating at least some of said replies individually;
communicating at least some of said replies en mass;
communicating at least some of said replies in batches at intervals; and
communicating at least some of said replies in real-time.
223. (New) The method of claim 47, wherein the preparing step comprises at least one of:
preparing at least some of said replies in real-time via real-time processing of associated responses; and
preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.
224. (New) The method of claim 47, wherein at least some of said replies are delivered via the Internet.
225. (New) The method of claim 47, wherein communications are made available to consumer entities via at least one of:
combining at last some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;

an Internet website;
email;
voice response technology; and
a print medium.


226. (New) The method of claim 47, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

227. (New) The method of claim 47, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

228. (New) The method of claim 47, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;
wherein said preparing step comprises:
preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

229. (New) The method of claim 47, further comprising:
preparing one or more replies each comprising information requested by a corresponding response.

230. (New) The method of claim 47, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

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231. (New) The method of Claim 47, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.
232. (New) The method of claim 3, further comprising:
determining variable information related to an offering for one or more financial products or services, or related to a given consumer entity; and
inserting said variable information into a customized communication for said given consumer entity.
233. (New) The method of Claim 3, wherein each communication comprises information about a financial product or financial service.
234. (New) The method of Claim 3, wherein each response comprises a unique label.
235. (New) The method of claim 234, wherein the unique label of each response comprises a machine readable label.
236. (New) The method of claim 3, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.
237. (New) The method of Claim 3, further comprising the step of inputting response option information into an automated reply generation system.
238. (New) The method of Claim 237, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

239. (New) The method of Claim 3, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

240. (New) The method of claim 3, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

241. (New) The method of Claim 240, further comprising:
inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

242. (New) The method of Claim 240, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

243. (New) The method of claim 3, wherein the second delivering step comprises:
selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

244. (New) The method of claim 243, wherein each delivery medium is at least one of:
electronic; and
non-electronic.

245. (New) The method of claim 243, wherein the selecting step comprises:
selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

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246. (New) The method of claim 3, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

247. (New) The method of claim 246, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

248. (New) The method of claim 246, wherein said continuing step comprises:

preparing each follow up reply based on at least one of:

information obtained in the past from a consumer entity ;

information purchased from a third party;

information obtained via an existing consumer entity relationship; and

follow up responses and follow up replies related to said particular consumer entity.

249. (New) The method of claim 3, wherein each of said communications and replies includes one or more response options.

250. (New) The method of claim 249, further comprising:

receiving a response containing information or a request not corresponding to any of said response options; and

automatically processing said response.

251. (New) The method of claim 249, wherein said one or more response options include at least one of:

a purchase option;

a request for additional information option; and



a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

252. (New) The method of claim 3, further comprising:

(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

253. (New) The method of claim 252, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

254. (New) The method of claim 3, wherein said second delivering step comprises: delivering a given reply using at least one of a human operator and voice recognition and response technology.

255. (New) The method of claim 3, wherein said receiving step comprises: receiving a given response using at least one of electronic means and non-electronic means.

256. (New) The method of claim 3, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals; and
receiving at least some responses in real-time.

257. (New) The method of claim 3, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;
receiving at least some responses via fax;

receiving at least some responses via a branch drop off; and
receiving at least some responses via consumer interaction with a salesperson.

258. (New) The method of claim 3, wherein said receiving step comprises:
receiving at least some responses via consumer interaction with an Internet web
site.

259. (New) The method of claim 3, wherein said receiving step comprises:
receiving at least some responses via email.

260. (New) The method of claim 3, further comprising at least one of:
processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals; and
processing at least some responses in real-time.

261. (New) The method of claim 3, wherein said second delivering step comprises at
least one of:

delivering at least some of said replies individually;
delivering at least some of said replies en mass;
delivering at least some of said replies in batches at intervals; and
delivering at least some of said replies in real-time.

262. (New) The method of claim 3, wherein the preparing step comprises at least one
of:

preparing at least some of said replies in real-time via real-time processing of
associated responses; and
preparing at least some of said replies in a non-real-time mode after accumulation
of a plurality of responses.

263. (New) The method of claim 3, wherein at least some of said replies are delivered via the Internet.

264. (New) The method of claim 3, wherein communications are made available to consumer entities via at least one of:

combining at last some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;
an Internet website;
email;
voice response technology; and
a print medium.

265. (New) The method of claim 3, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

266. (New) The method of claim 3, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

267. (New) The method of claim 3, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;
wherein said preparing step comprises:
preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.



268. (New) The method of claim 3, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

269. (New) The method of claim 3, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

270. (New) The method of Claim 3, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

271. (New) A method for automatically preparing customized communications for consumer entities, and replying to responses from consumer entities with customized replies, the method comprising;

automatically preparing a plurality of customized communications, each communication comprising information relating to an offering for one or more financial products or services;

appending each communication to a host communication to form a plurality of combined communications;

delivering each combined communication to a consumer entity;

receiving one or more responses from at least some consumer entities;

preparing one or more replies to at least some of the responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services; and

delivering the replies to associated consumer entities.

272. (New) The method of Claim 271, wherein each communication comprises information about a financial product or financial service.
273. (New) The method of Claim 271, wherein each response comprises a unique label.
274. (New) The method of claim 273, wherein the unique label of each response comprises a machine readable label.
275. (New) The method of claim 271, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.
276. (New) The method of Claim 271, further comprising the step of inputting response option information into an automated reply generation system.
277. (New) The method of Claim 276, wherein the preparing of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
278. (New) The method of Claim 271, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.
279. (New) The method of claim 271, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.
280. (New) The method of Claim 279, further comprising:

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inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

281. (New) The method of Claim 279, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

282. (New) The method of claim 271, wherein the second delivering step comprises: selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

283. (New) The method of claim 282, wherein each delivery medium is at least one of: electronic; and non-electronic.

284. (New) The method of claim 282, wherein the selecting step comprises: selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

285. (New) The method of claim 271, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

286. (New) The method of claim 285, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.



287. (New) The method of claim 285, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:
information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular
consumer entity.
288. (New) The method of claim 271, wherein each of said communications and
replies includes one or more response options.
289. (New) The method of claim 288, further comprising:
receiving a response containing information or a request not corresponding to any
of said response options; and
automatically processing said response.
290. (New) The method of claim 288, wherein said one or more response options
include at least one of:
a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising
at least one of a pricing quotation, a product or service design quotation, and an
additional product or service quotation.
291. (New) The method of claim 271, further comprising:
(a) automatically generating and delivering a follow up reply or
communication to a consumer entity after a predetermined period.

292. (New) The method of claim 291, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

293. (New) The method of claim 271, wherein said second delivering step comprises: delivering a given reply using at least one of a human operator and voice recognition and response technology.

294. (New) The method of claim 271, wherein said receiving step comprises: receiving a given response using at least one of electronic means and non-electronic means.

295. (New) The method of claim 271, wherein the receiving step comprises at least one of:

- receiving at least some responses individually;
- receiving at least some responses en mass;
- receiving at least some responses in batches at intervals; and
- receiving at least some responses in real-time.

296. (New) The method of claim 271, wherein said receiving step comprises at least one of:

- receiving at least some responses via telephone;
- receiving at least some responses via fax;
- receiving at least some responses via a branch drop off; and
- receiving at least some responses via consumer interaction with a salesperson.

297. (New) The method of claim 271, wherein said receiving step comprises: receiving at least some responses via consumer interaction with an Internet web site.

298. (New) The method of claim 271, wherein said receiving step comprises:



receiving at least some responses via email.

299. (New) The method of claim 271, further comprising at least one of:
processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals; and
processing at least some responses in real-time.

300. (New) The method of claim 271, wherein said second delivering step comprises at least one of:

delivering at least some of said replies individually;
delivering at least some of said replies en mass;
delivering at least some of said replies in batches at intervals; and
delivering at least some of said replies in real-time.

301. (New) The method of claim 271, wherein the preparing step comprises at least one of:

preparing at least some of said replies in real-time via real-time processing of associated responses; and
preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

302. (New) The method of claim 271, wherein at least some of said replies are delivered via the Internet.

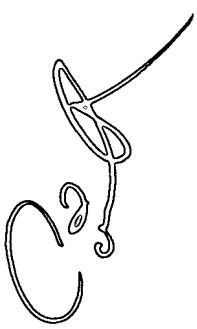
303. (New) The method of claim 271, wherein communications are made available to consumer entities via at least one of:

combining at last some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;



an Internet website;
email;
voice response technology; and
a print medium.

304. (New) The method of claim 271, wherein the preparing step comprises:
automatically analyzing said responses; and
preparing said replies in accordance with said analysis.



305. (New) The method of claim 271, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

306. (New) The method of claim 271, further comprising:
preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;
wherein said preparing step comprises:
preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

307. (New) The method of claim 271, further comprising:
preparing one or more replies each comprising information requested by a corresponding response.

308. (New) The method of claim 271, wherein said consumer entity-customized content comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

309. (New) The method of Claim 271, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

310. (New) The method of claim 271, further comprising:
determining variable information related to an offering for one or more financial products or services, or related to a given consumer entity; and
inserting said variable information into a customized communication for said given consumer entity.

311. (New) A system for automatically preparing a reply to a response, comprising:
automatically analyzing information pertinent to consumer entities who responded to communications relating to offerings for one or more financial products or services;
automatically generating one or more replies for at least some of said consumer entities based on said analysis, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services; and
communicating the replies to associated consumer entities.

312. (New) A system for automatically preparing customized communications for consumer entities, and replying to responses from consumer entities with customized replies, comprising;

means for automatically preparing a plurality of customized communications, each communication comprising information relating to an offering for one or more financial products or services;

means for appending each communication to a host communication to form a plurality of combined communications;

means for delivering each combined communication to a consumer entity;

means for receiving one or more responses from at least some consumer entities;

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means for preparing one or more replies to at least some of the responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services; and

means for delivering the replies to associated consumer entities.

313. (New) A system for automatically preparing customized communications for a plurality of consumer entities, and replying to responses from consumer entities with customized replies, comprising:

means for automatically preparing customized communication for each consumer entity, said communication comprising information relating to an offering for one or more financial products or services;

means for delivering each communication to a respective one of the plurality of consumer entities;

means for receiving one or more responses from at least some consumer entities;

means for preparing one or more replies for at least some of the responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services; and

means for delivering said replies to associated consumer entities.

314. (New) A system for automatically preparing customized replies to responses to communications to one or more consumer entities, comprising:

means for receiving one or more responses to communications from one or more consumer entities, said communications relating to offerings for one or more financial products or services;

means for preparing one or more replies to at least some of said responses or subsequent responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services;

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means for communicating said replies to consumer entities who sent the responses;

means for receiving one or more follow up responses based on the replies from a plurality of consumer entities; and

means for automatically preparing and communicating one or more follow up replies to at least some of said follow up responses, said follow up replies being customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or it is determined that no follow up reply is needed.

315. (New) A system for marketing of financial products and services, comprising:

means for selecting from among a plurality of consumer entities those consumer entities suitable for receiving a particular type of financial product or service offering;

means for automatically preparing communications comprising offerings for said particular type of financial product or service or variant thereof to said selected consumer entities;

means for communicating said communications to said selected consumer entities;

means for receiving responses to said communications from at least some of said selected consumer entities;

means for automatically preparing replies to at least some of the responses, each of said replies customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity; and

means for communicating said replies to associated consumer entities.
